HOUSING MARKET INFORMATION

HOUSING NOW TABLES
London CMA

Date Released: Second Quarter 2016

Housing market intelligence you can count on

Canada

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HOME TO CANADIANS

Publication Update!

CMHC's Market Analysis Centre (MAC) is currently undertaking a review of its products suite in order to better serve our clients. Some of CMHC's products are being revamped and other new products are in the planning stages.

As a result, the ***Housing Now*** report has become the ***Housing Now Tables*** and will continue to deliver timely statistics on housing market conditions across Canada, including data on housing starts, completions, mortgage rates, new home prices, absorption rates and economic indicators.

In addition, CMHC will be launching a new publication named the ***Housing Market Insight***. This publication will provide insights, analysis and information to support informed decision making within the housing and housing finance sectors. The ***Housing Market Insight*** will be released shortly.

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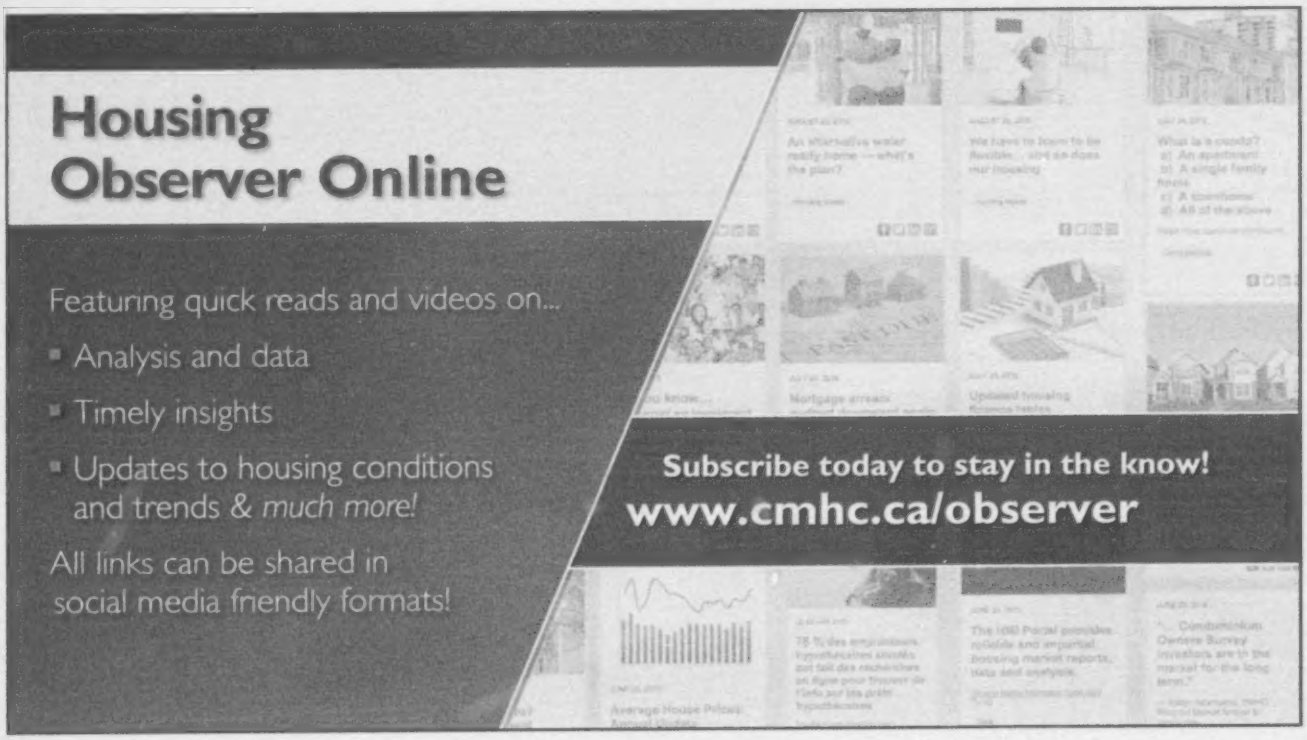
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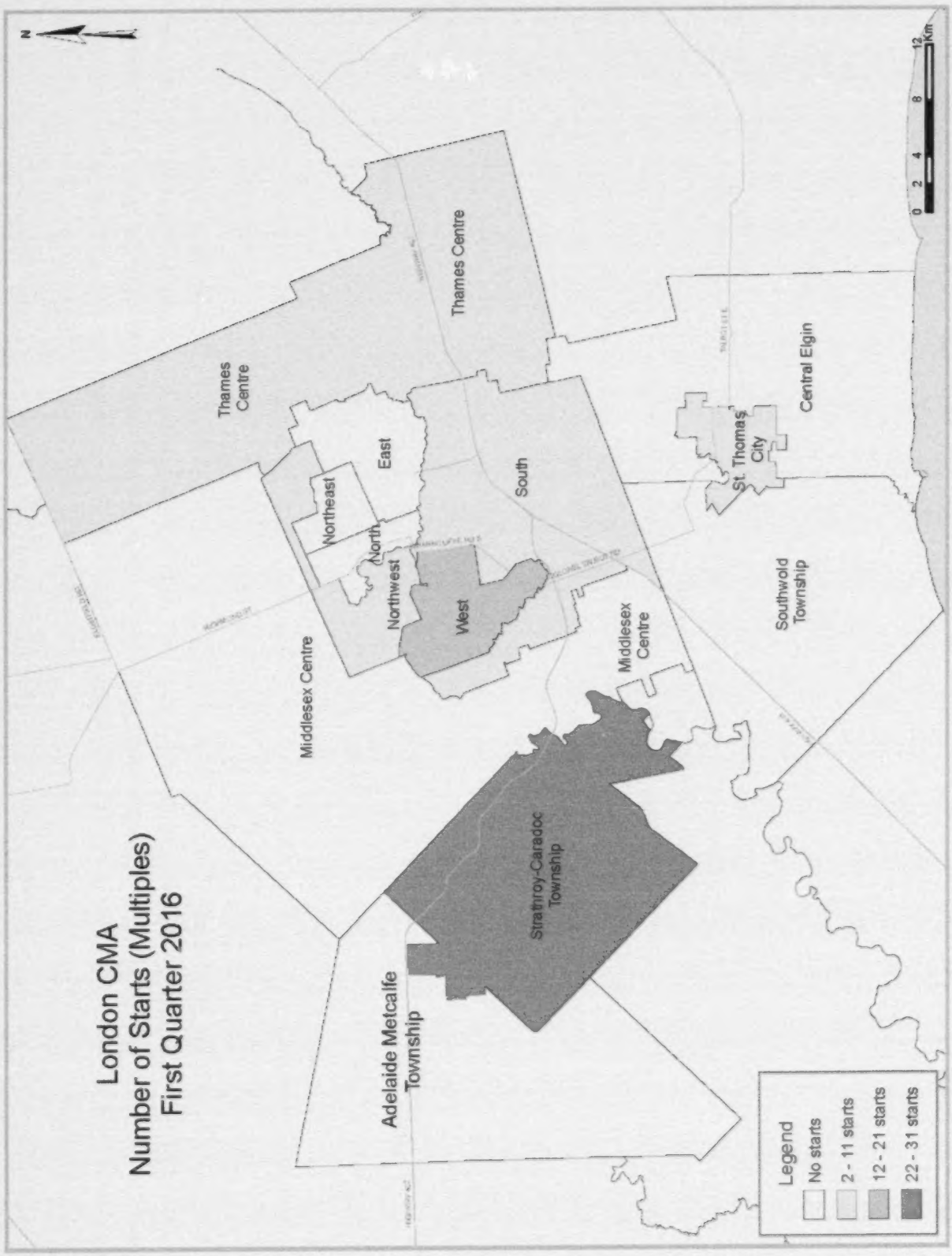
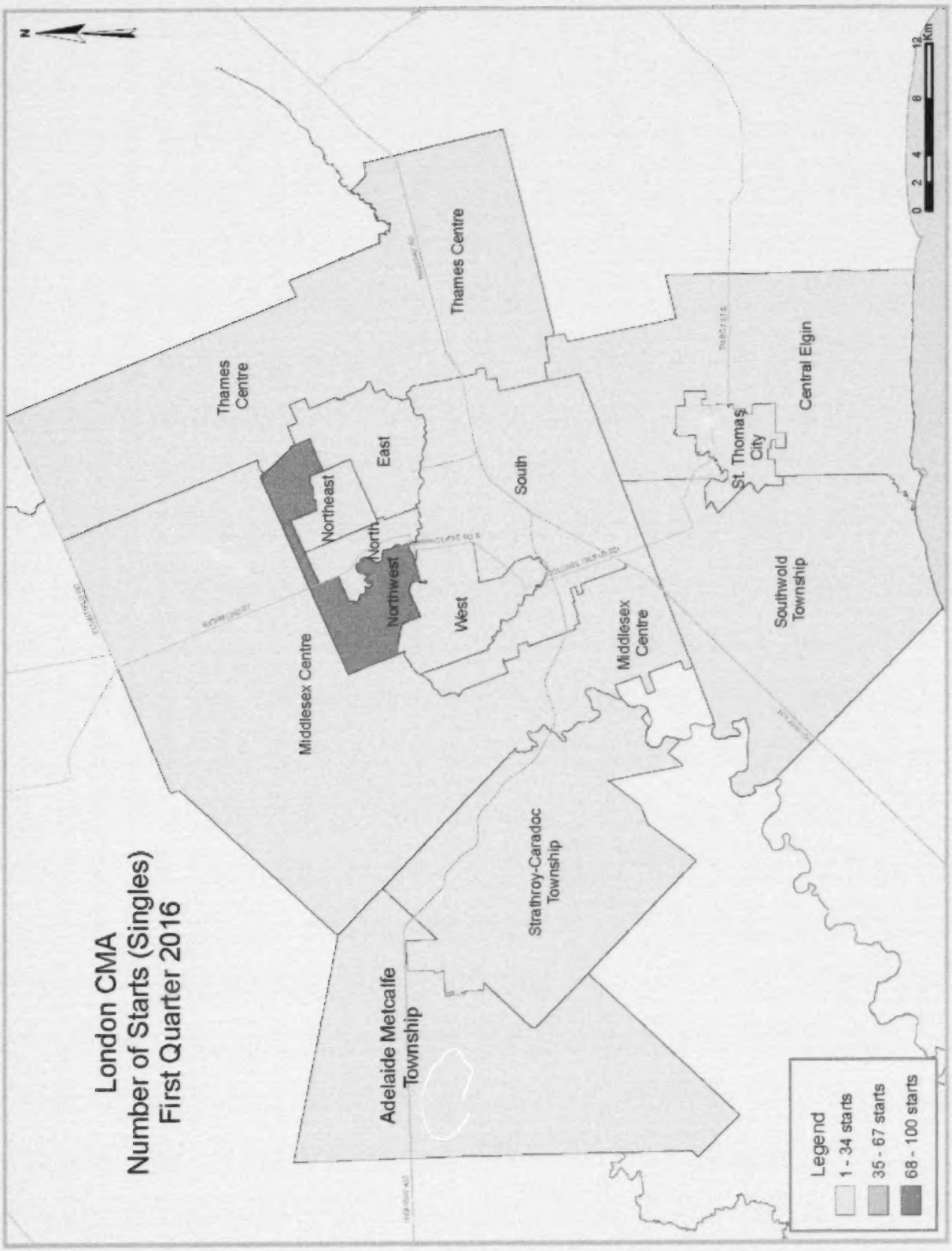
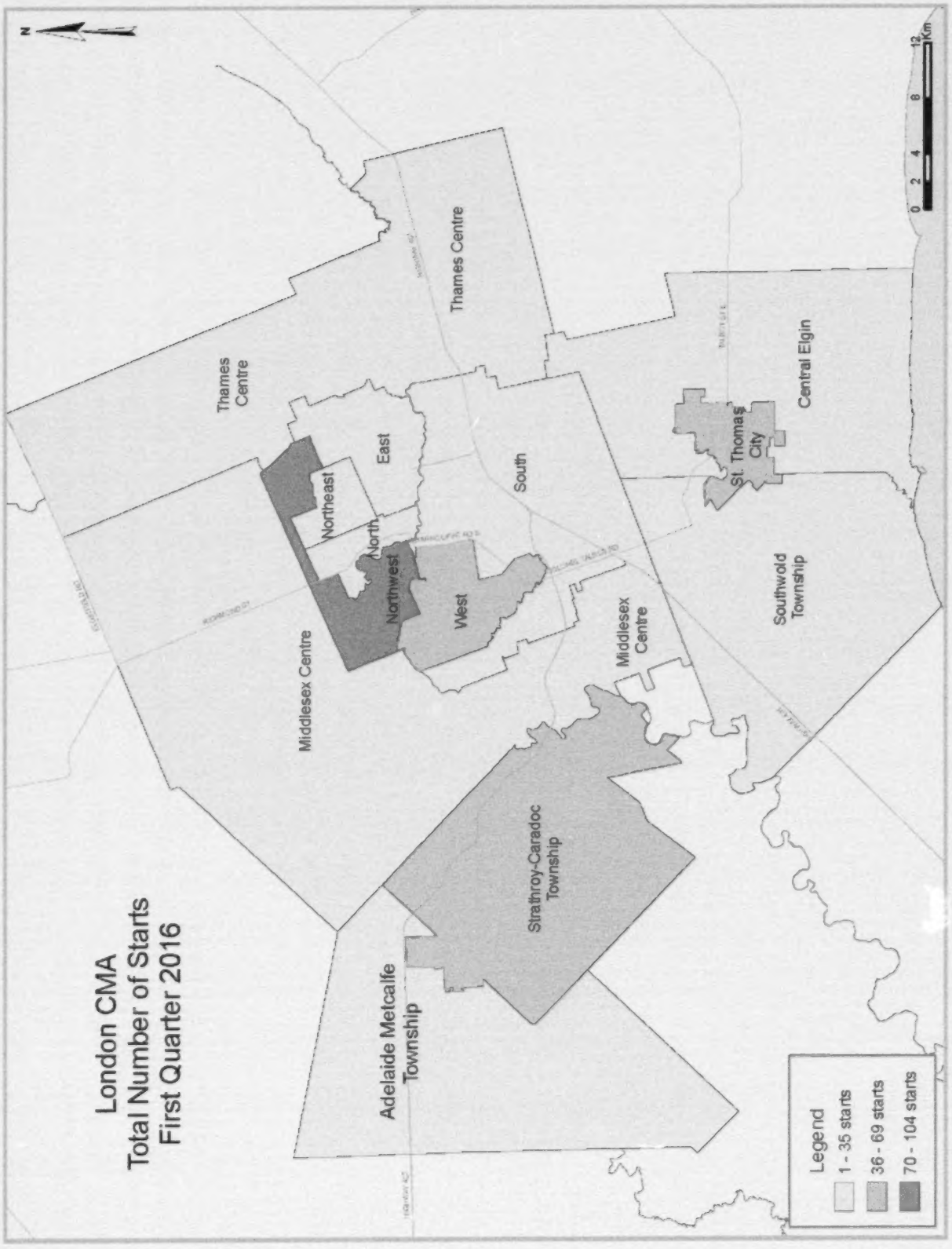
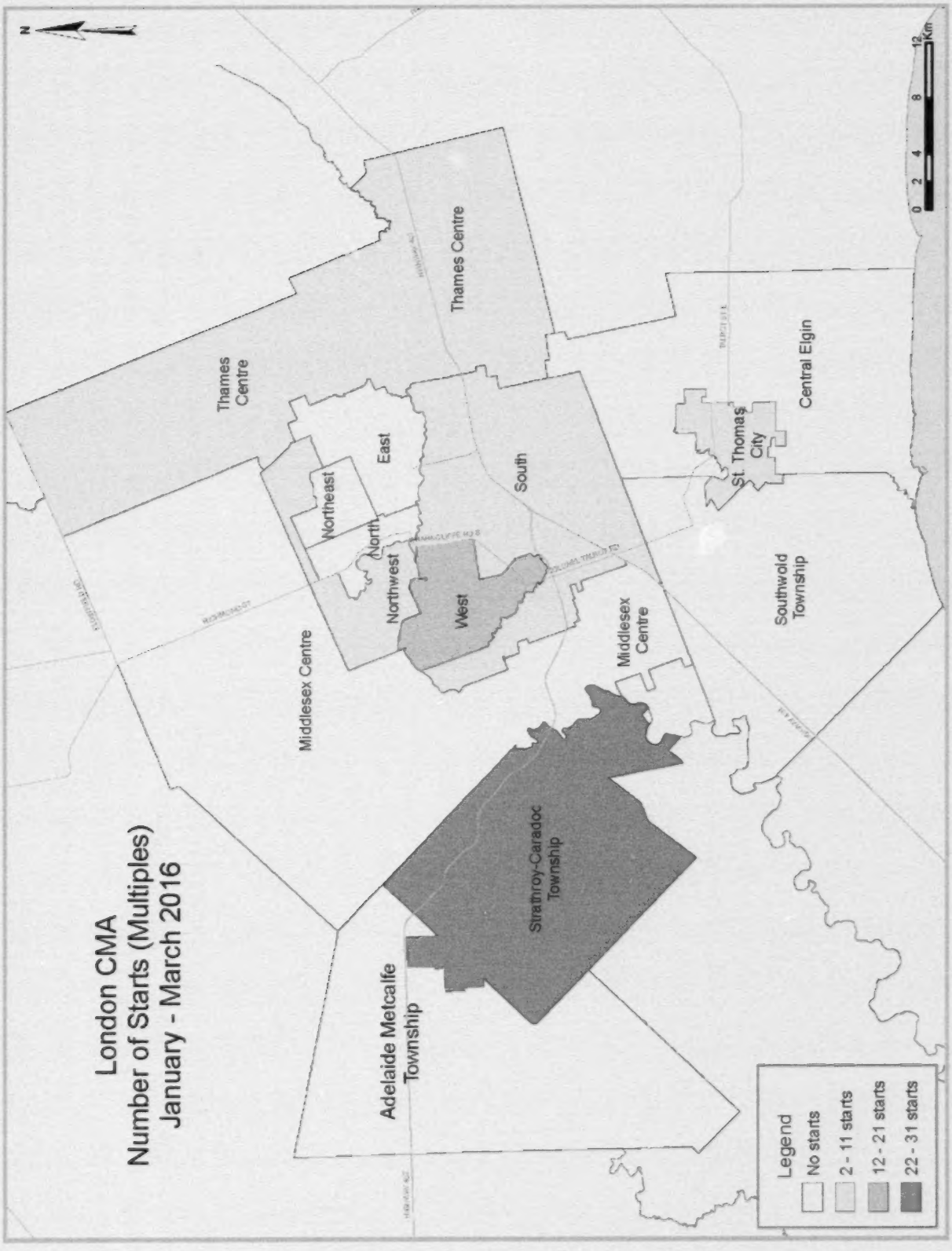
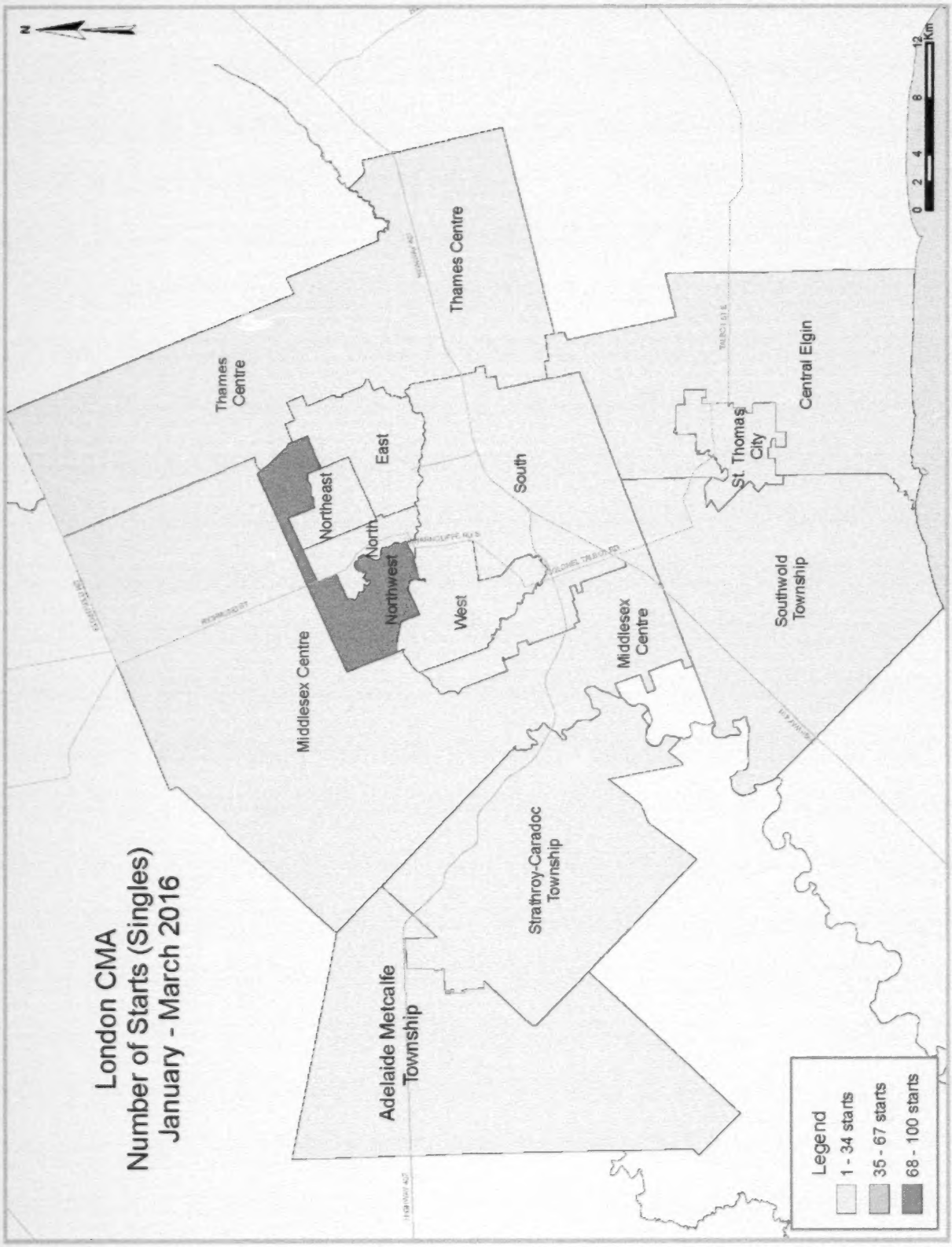
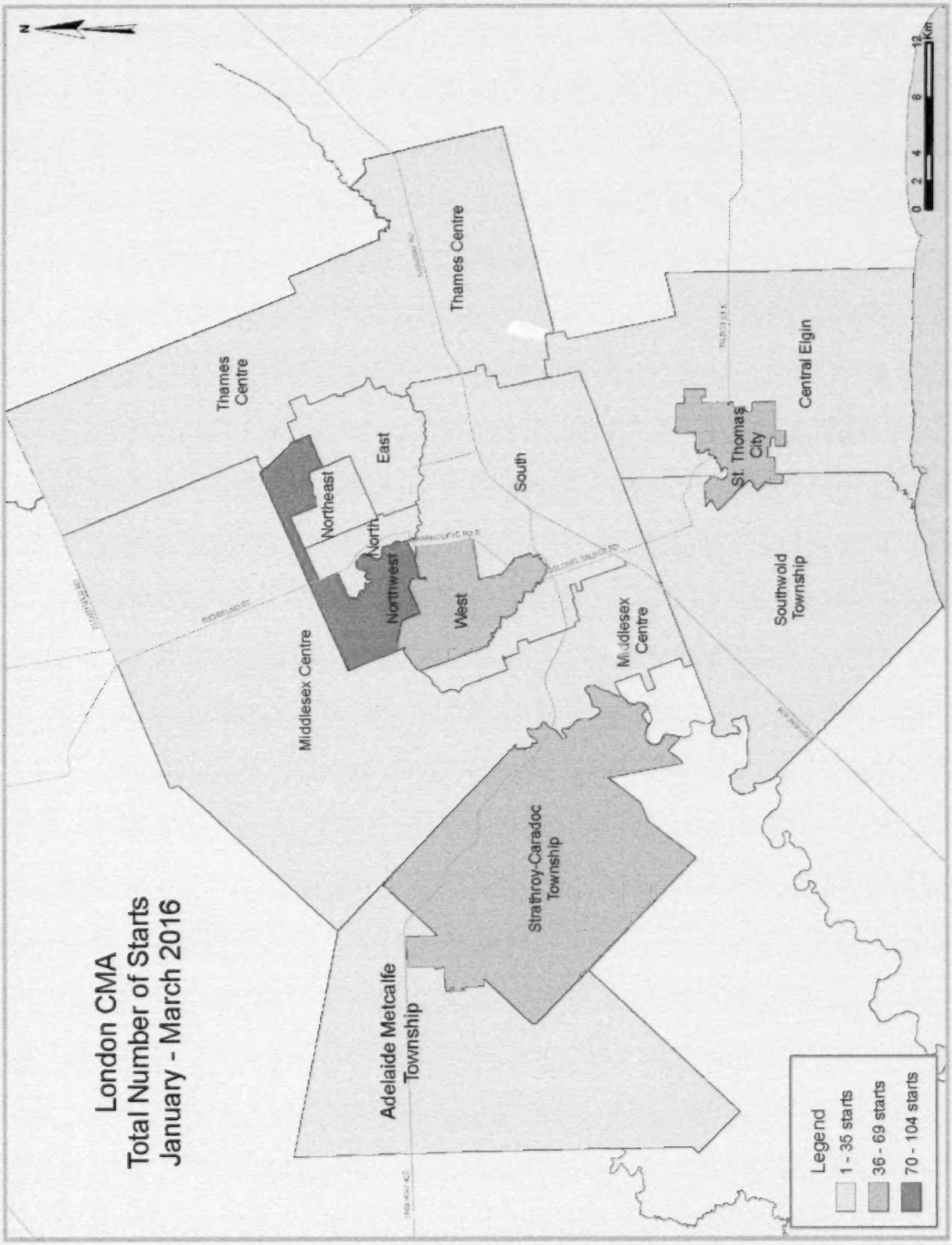

London CMA
Number of Starts (Multiples)
First Quarter 2016
N
0 2 4 8 12 Km
Thames Centre
Thames Centre
Central Elgin
St. Thomas City
East
Northeast
North
Northwest
West
South
Middlesex Centre
Middlesex Centre
Southwold Township
Strathroy-Caradoc Township
Adelaide Metcalfe Township
Legend
No starts
2 - 11 starts
12 - 21 starts
22 - 31 starts


London CMA
Number of Starts (Singles)
First Quarter 2016
N
0 2 4 8 12 Km
Thames Centre
Thames Centre
Middlesex Centre
Northeast
East
North
Northwest
South
West
St. Thomas City
Central Elgin
Southwold Township
Middlesex Centre
Strathroy-Caradoc Township
Adelaide Metcalfe Township
Legend
1 - 34 starts
35 - 67 starts
68 - 100 starts


London CMA
Total Number of Starts
First Quarter 2016
Thames Centre
Thames Centre
Northeast
East
South
North
Northwest
West
St. Thomas City
Central Elgin
Middlesex Centre
Middlesex Centre
Southwold Township
Strathroy-Caradoc Township
Adelaide Metcalfe Township
Legend
1 - 35 starts
36 - 69 starts
70 - 104 starts
0 2 4 8 12 Km


London CMA
Number of Starts (Multiples)
January - March 2016
N
0 2 4 8 12 Km
Thames Centre
Thames Centre
Northeast
East
South
North
Northwest
West
St. Thomas City
Central Elgin
Southwold Township
Middlesex Centre
Middlesex Centre
Strathroy-Caradoc Township
Adelaide Metcalfe Township
Legend
No starts
2 - 11 starts
12 - 21 starts
22 - 31 starts


London CMA
Number of Starts (Singles)
January - March 2016
Legend
1 - 34 starts
35 - 67 starts
68 - 100 starts
Thames Centre
Thames Centre
Middlesex Centre
Middlesex Centre
Adelaide Metcalfe Township
Strathroy-Caradoc Township
Southwold Township
Central Elgin
St. Thomas City
Northeast
East
North
Northwest
West
South
0 2 4 8 12 Km
N


London CMA
Total Number of Starts
January - March 2016
N
0 2 4 8 12 Km
Thames Centre
Thames Centre
Middlesex Centre
Northwest
North
Northeast
East
South
West
Middlesex Centre
Strathroy-Caradoc Township
Adelaide Metcalfe Township
St. Thomas City
Central Elgin
Southwold Township
Legend
1 - 35 starts
36 - 69 starts
70 - 104 starts

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Starts (SAAR and Trend)
1.1	Housing Activity Summary of CMA
2	Starts by Submarket and by Dwelling Type – Current Month or Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Month or Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range
5	MLS® Residential Activity
6	Economic Indicators

Available in SELECTED Reports:

1.2	Housing Activity Summary by Submarket
1.3	History of Housing Activity (once a year)
2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
2.3	Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
2.4	Starts by Submarket and by Intended Market – Current Month or Quarter
2.5	Starts by Submarket and by Intended Market – Year-to-Date
3.2	Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
3.3	Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
3.4	Completions by Submarket and by Intended Market – Current Month or Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date
4.1	Average Price ($) of Absorbed Single-Detached Units

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1: Housing Starts (SAAR and Trend) First Quarter 2016								
London CMA[1]	Annual		Monthly SAAR			Trend[2]		
	2014	2015	Jan. 2016	Feb. 2016	Mar. 2016	Jan. 2016	Feb. 2016	Mar. 2016
Single-Detached	1,116	1,046	1,616	1,435	1,414	1,230	1,296	1,364
Multiples	867	1,058	396	288	144	888	436	416
Total	1,983	2,104	2,012	1,723	1,558	2,118	1,732	1,780
	Quarterly SAAR		Actual			YTD		
	2015 Q4	2016 Q1	2015 Q1	2016 Q1	% change	2015 Q1	2016 Q1	% change
Single-Detached	1,243	1,526	141	223	58.2%	141	223	58.2%
Multiples	556	276	196	69	-64.8%	196	69	-64.8%
Total	1,799	1,802	337	292	-13.4%	337	292	-13.4%

Source: CMHC

[1] Census Metropolitan Area

[2] The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR).

Detailed data available upon request.

Table 1.1: Housing Activity Summary of London CMA First Quarter 2016									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Q1 2016	223	2	11	0	19	2	4	31	292
Q1 2015	129	6	0	12	20	0	5	165	337
% Change	72.9	-66.7	n/a	-100.0	-5.0	n/a	-20.0	-81.2	-13.4
Year-to-date 2016	223	2	11	0	19	2	4	31	292
Year-to-date 2015	129	6	0	12	20	0	5	165	337
% Change	72.9	-66.7	n/a	-100.0	-5.0	n/a	-20.0	-81.2	-13.4
UNDER CONSTRUCTION									
Q1 2016	390	6	78	10	153	262	93	628	1,620
Q1 2015	328	6	12	39	233	415	69	1,056	2,158
% Change	18.9	0.0	**	-74.4	-34.3	-36.9	34.8	-40.5	-24.9
COMPLETIONS									
Q1 2016	212	2	4	6	46	153	35	451	909
Q1 2015	188	6	0	27	28	0	0	0	249
% Change	12.8	-66.7	n/a	-77.8	64.3	n/a	n/a	n/a	**
Year-to-date 2016	212	2	4	6	46	153	35	451	909
Year-to-date 2015	188	6	0	27	28	0	0	0	249
% Change	12.8	-66.7	n/a	-77.8	64.3	n/a	n/a	n/a	**
COMPLETED & NOT ABSORBED									
Q1 2016	244	4	16	14	166	34	n/a	n/a	478
Q1 2015	186	6	3	26	61	24	n/a	n/a	306
% Change	31.2	-33.3	**	-46.2	172.1	41.7	n/a	n/a	56.2
ABSORBED									
Q1 2016	174	0	3	9	22	148	n/a	n/a	356
Q1 2015	201	3	1	15	19	2	n/a	n/a	241
% Change	-13.4	-100.0	200.0	-40.0	15.8	**	n/a	n/a	47.7
Year-to-date 2016	174	0	3	9	22	148	n/a	n/a	356
Year-to-date 2015	201	3	1	15	19	2	n/a	n/a	241
% Change	-13.4	-100.0	200.0	-40.0	15.8	**	n/a	n/a	47.7

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
First Quarter 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
London City									
Q1 2016	164	0	7	0	19	0	0	0	190
Q1 2015	94	4	0	9	20	0	5	165	297
St. Thomas City									
Q1 2016	28	0	4	0	0	2	4	0	38
Q1 2015	15	0	0	0	0	0	0	0	15
Central Elgin									
Q1 2016	4	0	0	0	0	0	0	0	4
Q1 2015	1	0	0	1	0	0	0	0	2
Middlesex Centre									
Q1 2016	9	0	0	0	0	0	0	0	9
Q1 2015	7	0	0	1	0	0	0	0	8
Southwold TP									
Q1 2016	1	0	0	0	0	0	0	0	1
Q1 2015	1	0	0	0	0	0	0	0	1
Strathroy-Caradoc TP									
Q1 2016	13	0	0	0	0	0	0	31	44
Q1 2015	4	0	0	0	0	0	0	0	4
Thames Centre									
Q1 2016	3	2	0	0	0	0	0	0	5
Q1 2015	6	2	0	1	0	0	0	0	9
Adelaide-Metcalfe TP									
Q1 2016	1	0	0	0	0	0	0	0	1
Q1 2015	1	0	0	0	0	0	0	0	1
London CMA									
Q1 2016	223	2	11	0	19	2	4	31	292
Q1 2015	129	6	0	12	20	0	5	165	337

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket First Quarter 2016									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
London City									
Q1 2016	283	2	40	9	153	260	85	597	1,429
Q1 2015	236	4	12	28	233	415	69	1,044	2,041
St. Thomas City									
Q1 2016	35	0	4	0	0	2	8	0	49
Q1 2015	31	0	0	2	0	0	0	0	33
Central Elgin									
Q1 2016	6	0	0	0	0	0	0	0	6
Q1 2015	7	0	0	5	0	0	0	0	12
Middlesex Centre									
Q1 2016	18	0	6	1	0	0	0	0	25
Q1 2015	26	0	0	1	0	0	0	0	27
Southwold TP									
Q1 2016	3	0	0	0	0	0	0	0	3
Q1 2015	1	0	0	0	0	0	0	0	1
Strathroy-Caradoc TP									
Q1 2016	31	0	28	0	0	0	0	31	90
Q1 2015	15	0	0	2	0	0	0	12	29
Thames Centre									
Q1 2016	11	4	0	0	0	0	0	0	15
Q1 2015	11	2	0	1	0	0	0	0	14
Adelaide-Metcalfe TP									
Q1 2016	3	0	0	0	0	0	0	0	3
Q1 2015	1	0	0	0	0	0	0	0	1
London CMA									
Q1 2016	390	6	78	10	153	262	93	628	1,620
Q1 2015	328	6	12	39	233	415	69	1,056	2,158

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
First Quarter 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
London City									
Q1 2016	144	0	0	4	46	153	35	451	833
Q1 2015	126	0	0	16	28	0	0	0	170
St. Thomas City									
Q1 2016	38	2	4	0	0	0	0	0	44
Q1 2015	21	2	0	4	0	0	0	0	27
Central Elgin									
Q1 2016	0	0	0	0	0	0	0	0	0
Q1 2015	2	4	0	3	0	0	0	0	9
Middlesex Centre									
Q1 2016	14	0	0	0	0	0	0	0	14
Q1 2015	16	0	0	0	0	0	0	0	16
Southwold TP									
Q1 2016	0	0	0	0	0	0	0	0	0
Q1 2015	2	0	0	0	0	0	0	0	2
Strathroy-Caradoc TP									
Q1 2016	13	0	0	0	0	0	0	0	13
Q1 2015	15	0	0	2	0	0	0	0	17
Thames Centre									
Q1 2016	3	0	0	2	0	0	0	0	5
Q1 2015	6	0	0	2	0	0	0	0	8
Adelaide-Metcalfe TP									
Q1 2016	0	0	0	0	0	0	0	0	0
Q1 2015	0	0	0	0	0	0	0	0	0
London CMA									
Q1 2016	212	2	4	6	46	153	35	451	909
Q1 2015	188	6	0	27	28	0	0	0	249

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
First Quarter 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
London City									
Q1 2016	177	1	10	11	166	34	n/a	n/a	399
Q1 2015	127	0	3	18	61	24	n/a	n/a	233
St. Thomas City									
Q1 2016	33	3	6	0	0	0	n/a	n/a	42
Q1 2015	17	0	0	1	0	0	n/a	n/a	18
Central Elgin									
Q1 2016	4	0	0	1	0	0	n/a	n/a	5
Q1 2015	5	5	0	3	0	0	n/a	n/a	13
Middlesex Centre									
Q1 2016	14	0	0	0	0	0	n/a	n/a	14
Q1 2015	18	0	0	0	0	0	n/a	n/a	18
Southwold TP									
Q1 2016	0	0	0	0	0	0	n/a	n/a	0
Q1 2015	0	0	0	0	0	0	n/a	n/a	0
Strathroy-Caradoc TP									
Q1 2016	13	0	0	0	0	0	n/a	n/a	13
Q1 2015	16	0	0	1	0	0	n/a	n/a	17
Thames Centre									
Q1 2016	3	0	0	2	0	0	n/a	n/a	5
Q1 2015	3	1	0	3	0	0	n/a	n/a	7
Adelaide-Metcalfe TP									
Q1 2016	0	0	0	0	0	0	n/a	n/a	0
Q1 2015	0	0	0	0	0	0	n/a	n/a	0
London CMA									
Q1 2016	244	4	16	14	166	34	n/a	n/a	478
Q1 2015	186	6	3	26	61	24	n/a	n/a	306

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
First Quarter 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
London City									
Q1 2016	120	0	1	6	22	148	n/a	n/a	297
Q1 2015	134	0	1	10	19	2	n/a	n/a	166
St. Thomas City									
Q1 2016	25	0	2	0	0	0	n/a	n/a	27
Q1 2015	24	3	0	3	0	0	n/a	n/a	30
Central Elgin									
Q1 2016	2	0	0	1	0	0	n/a	n/a	3
Q1 2015	4	0	0	0	0	0	n/a	n/a	4
Middlesex Centre									
Q1 2016	12	0	0	0	0	0	n/a	n/a	12
Q1 2015	17	0	0	0	0	0	n/a	n/a	17
Southwold TP									
Q1 2016	1	0	0	0	0	0	n/a	n/a	1
Q1 2015	2	0	0	0	0	0	n/a	n/a	2
Strathroy-Caradoc TP									
Q1 2016	12	0	0	0	0	0	n/a	n/a	12
Q1 2015	10	0	0	1	0	0	n/a	n/a	11
Thames Centre									
Q1 2016	2	0	0	2	0	0	n/a	n/a	4
Q1 2015	10	0	0	1	0	0	n/a	n/a	11
Adelaide-Metcalfe TP									
Q1 2016	0	0	0	0	0	0	n/a	n/a	0
Q1 2015	0	0	0	0	0	0	n/a	n/a	0
London CMA									
Q1 2016	174	0	3	9	22	148	n/a	n/a	356
Q1 2015	201	3	1	15	19	2	n/a	n/a	241

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.3: History of Housing Starts of London CMA 2006 - 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2015	1,015	21	87	31	256	209	99	386	2,104
% Change	-0.9	-4.5	**	-65.9	-14.4	-19.3	62.3	80.4	6.1
2014	1,024	22	13	91	299	259	61	214	1,983
% Change	-4.1	0.0	-38.1	7.1	14.6	-24.9	n/a	-40.7	-8.3
2013	1,068	22	21	85	261	345	0	361	2,163
% Change	-4.8	-42.1	61.5	-22.7	85.1	-23.7	-100.0	7.1	-3.4
2012	1,122	38	13	110	141	452	27	337	2,240
% Change	3.6	**	-45.8	18.3	12.8	62.0	-3.6	**	28.1
2011	1,083	12	24	93	125	279	28	104	1,748
% Change	-18.9	-40.0	**	-26.2	-19.4	**	**	-74.3	-15.9
2010	1,335	20	3	126	155	28	7	405	2,079
% Change	40.5	100.0	-70.0	22.3	9.9	-84.6	-69.6	-45.9	-4.1
2009	950	10	10	103	141	182	23	749	2,168
% Change	-23.4	-58.3	11.1	-12.7	-16.1	**	-42.5	-0.1	-9.1
2008	1,241	24	9	118	168	35	40	750	2,385
% Change	-32.9	-42.9	-57.1	5.4	-33.1	-18.6	33.3	-5.4	-24.1
2007	1,849	42	21	112	251	43	30	793	3,141
% Change	-5.8	23.5	-41.7	-2.6	-31.2	n/a	-9.1	-29.7	-14.5
2006	1,963	34	36	115	365	0	33	1,128	3,674

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type First Quarter 2016											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q1 2016	Q1 2015	Q1 2016	Q1 2015	Q1 2016	Q1 2015	Q1 2016	Q1 2015	Q1 2016	Q1 2015	% Change
London City	164	103	0	4	26	25	0	165	190	297	-36.0
St. Thomas City	28	15	0	0	8	0	2	0	38	15	153.3
Central Elgin	4	2	0	0	0	0	0	0	4	2	100.0
Middlesex Centre	9	8	0	0	0	0	0	0	9	8	12.5
Southwold TP	1	1	0	0	0	0	0	0	1	1	0.0
Strathroy-Caradoc TP	13	4	0	0	0	0	31	0	44	4	**
Thames Centre	3	7	2	2	0	0	0	0	5	9	-44.4
Adelaide-Metcalfe TP	1	1	0	0	0	0	0	0	1	1	0.0
London CMA	223	141	2	6	34	25	33	165	292	337	-13.4

Table 2.1: Starts by Submarket and by Dwelling Type January - March 2016											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	% Change
London City	164	103	0	4	26	25	0	165	190	297	-36.0
St. Thomas City	28	15	0	0	8	0	2	0	38	15	153.3
Central Elgin	4	2	0	0	0	0	0	0	4	2	100.0
Middlesex Centre	9	8	0	0	0	0	0	0	9	8	12.5
Southwold TP	1	1	0	0	0	0	0	0	1	1	0.0
Strathroy-Caradoc TP	13	4	0	0	0	0	31	0	44	4	**
Thames Centre	3	7	2	2	0	0	0	0	5	9	-44.4
Adelaide-Metcalfe TP	1	1	0	0	0	0	0	0	1	1	0.0
London CMA	223	141	2	6	34	25	33	165	292	337	-13.4

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
First Quarter 2016

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q1 2016	Q1 2015	Q1 2016	Q1 2015	Q1 2016	Q1 2015	Q1 2016	Q1 2015
London City	26	20	0	5	0	0	0	165
St. Thomas City	4	0	4	0	2	0	0	0
Central Elgin	0	0	0	0	0	0	0	0
Middlesex Centre	0	0	0	0	0	0	0	0
Southwold TP	0	0	0	0	0	0	0	0
Strathroy-Caradoc TP	0	0	0	0	0	0	31	0
Thames Centre	0	0	0	0	0	0	0	0
Adelaide-Metcalfe TP	0	0	0	0	0	0	0	0
London CMA	30	20	4	5	2	0	31	165

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - March 2016

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
London City	26	20	0	5	0	0	0	165
St. Thomas City	4	0	4	0	2	0	0	0
Central Elgin	0	0	0	0	0	0	0	0
Middlesex Centre	0	0	0	0	0	0	0	0
Southwold TP	0	0	0	0	0	0	0	0
Strathroy-Caradoc TP	0	0	0	0	0	0	31	0
Thames Centre	0	0	0	0	0	0	0	0
Adelaide-Metcalfe TP	0	0	0	0	0	0	0	0
London CMA	30	20	4	5	2	0	31	165

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
First Quarter 2016

Submarket	Freehold		Condominium		Rental		Total*	
	Q1 2016	Q1 2015	Q1 2016	Q1 2015	Q1 2016	Q1 2015	Q1 2016	Q1 2015
London City	171	98	19	29	0	170	190	297
St. Thomas City	32	15	2	0	4	0	38	15
Central Elgin	4	1	0	1	0	0	4	2
Middlesex Centre	9	7	0	1	0	0	9	8
Southwold TP	1	1	0	0	0	0	1	1
Strathroy-Caradoc TP	13	4	0	0	31	0	44	4
Thames Centre	5	8	0	1	0	0	5	9
Adelaide-Metcalfe TP	1	1	0	0	0	0	1	1
London CMA	236	135	21	32	35	170	292	337

Table 2.5: Starts by Submarket and by Intended Market
January - March 2016

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
London City	171	98	19	29	0	170	190	297
St. Thomas City	32	15	2	0	4	0	38	15
Central Elgin	4	1	0	1	0	0	4	2
Middlesex Centre	9	7	0	1	0	0	9	8
Southwold TP	1	1	0	0	0	0	1	1
Strathroy-Caradoc TP	13	4	0	0	31	0	44	4
Thames Centre	5	8	0	1	0	0	5	9
Adelaide-Metcalfe TP	1	1	0	0	0	0	1	1
London CMA	236	135	21	32	35	170	292	337

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
First Quarter 2016

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q1 2016	Q1 2015	Q1 2016	Q1 2015	Q1 2016	Q1 2015	Q1 2016	Q1 2015	Q1 2016	Q1 2015	% Change
London City	148	142	2	0	79	28	604	0	833	170	**
St. Thomas City	38	25	2	2	4	0	0	0	44	27	63.0
Central Elgin	0	5	0	4	0	0	0	0	0	9	-100.0
Middlesex Centre	14	16	0	0	0	0	0	0	14	16	-12.5
Southwold TP	0	2	0	0	0	0	0	0	0	2	-100.0
Strathroy-Caradoc TP	13	17	0	0	0	0	0	0	13	17	-23.5
Thames Centre	5	8	0	0	0	0	0	0	5	8	-37.5
Adelaide-Metcalfe TP	0	0	0	0	0	0	0	0	0	0	n/a
London CMA	218	215	4	6	83	28	604	0	909	249	**

Table 3.1: Completions by Submarket and by Dwelling Type
January - March 2016

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	% Change
London City	148	142	2	0	79	28	604	0	833	170	**
St. Thomas City	38	25	2	2	4	0	0	0	44	27	63.0
Central Elgin	0	5	0	4	0	0	0	0	0	9	-100.0
Middlesex Centre	14	16	0	0	0	0	0	0	14	16	-12.5
Southwold TP	0	2	0	0	0	0	0	0	0	2	-100.0
Strathroy-Caradoc TP	13	17	0	0	0	0	0	0	13	17	-23.5
Thames Centre	5	8	0	0	0	0	0	0	5	8	-37.5
Adelaide-Metcalfe TP	0	0	0	0	0	0	0	0	0	0	n/a
London CMA	218	215	4	6	83	28	604	0	909	249	**

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
First Quarter 2016

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q1 2016	Q1 2015	Q1 2016	Q1 2015	Q1 2016	Q1 2015	Q1 2016	Q1 2015
London City	46	28	33	0	153	0	451	0
St. Thomas City	4	0	0	0	0	0	0	0
Central Elgin	0	0	0	0	0	0	0	0
Middlesex Centre	0	0	0	0	0	0	0	0
Southwold TP	0	0	0	0	0	0	0	0
Strathroy-Caradoc TP	0	0	0	0	0	0	0	0
Thames Centre	0	0	0	0	0	0	0	0
Adelaide-Metcalfe TP	0	0	0	0	0	0	0	0
London CMA	50	28	33	0	153	0	451	0

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - March 2016

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
London City	46	28	33	0	153	0	451	0
St. Thomas City	4	0	0	0	0	0	0	0
Central Elgin	0	0	0	0	0	0	0	0
Middlesex Centre	0	0	0	0	0	0	0	0
Southwold TP	0	0	0	0	0	0	0	0
Strathroy-Caradoc TP	0	0	0	0	0	0	0	0
Thames Centre	0	0	0	0	0	0	0	0
Adelaide-Metcalfe TP	0	0	0	0	0	0	0	0
London CMA	50	28	33	0	153	0	451	0

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market First Quarter 2016								
Submarket	Freehold		Condominium		Rental		Total*	
	Q1 2016	Q1 2015	Q1 2016	Q1 2015	Q1 2016	Q1 2015	Q1 2016	Q1 2015
London City	144	126	203	44	486	0	833	170
St. Thomas City	44	23	0	4	0	0	44	27
Central Elgin	0	6	0	3	0	0	0	9
Middlesex Centre	14	16	0	0	0	0	14	16
Southwold TP	0	2	0	0	0	0	0	2
Strathroy-Caradoc TP	13	15	0	2	0	0	13	17
Thames Centre	3	6	2	2	0	0	5	8
Adelaide-Metcalfe TP	0	0	0	0	0	0	0	0
London CMA	218	194	205	55	486	0	909	249

Table 3.5: Completions by Submarket and by Intended Market January - March 2016								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
London City	144	126	203	44	486	0	833	170
St. Thomas City	44	23	0	4	0	0	44	27
Central Elgin	0	6	0	3	0	0	0	9
Middlesex Centre	14	16	0	0	0	0	14	16
Southwold TP	0	2	0	0	0	0	0	2
Strathroy-Caradoc TP	13	15	0	2	0	0	13	17
Thames Centre	3	6	2	2	0	0	5	8
Adelaide-Metcalfe TP	0	0	0	0	0	0	0	0
London CMA	218	194	205	55	486	0	909	249

Source: CMHC (Starts and Completions Survey)

Table 4: Absorbed Single-Detached Units by Price Range
First Quarter 2016

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $300,000		$300,000 - $349,999		$350,000 - $399,999		$400,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
London City													
Q1 2016	20	16.0	22	17.6	26	20.8	35	28.0	22	17.6	125	400,000	424,496
Q1 2015	16	12.5	24	18.8	23	18.0	36	28.1	29	22.7	128	400,000	429,143
Year-to-date 2016	20	16.0	22	17.6	26	20.8	35	28.0	22	17.6	125	400,000	424,496
Year-to-date 2015	16	12.5	24	18.8	23	18.0	36	28.1	29	22.7	128	400,000	429,143
St. Thomas City													
Q1 2016	18	72.0	7	28.0	0	0.0	0	0.0	0	0.0	25	275,000	272,849
Q1 2015	17	63.0	8	29.6	2	7.4	0	0.0	0	0.0	27	-	300,805
Year-to-date 2016	18	72.0	7	28.0	0	0.0	0	0.0	0	0.0	25	275,000	272,849
Year-to-date 2015	17	63.0	8	29.6	2	7.4	0	0.0	0	0.0	27	-	300,805
Central Elgin													
Q1 2016	0	0.0	3	100.0	0	0.0	0	0.0	0	0.0	3	-	-
Q1 2015	2	100.0	0	0.0	0	0.0	0	0.0	0	0.0	2	-	-
Year-to-date 2016	0	0.0	3	100.0	0	0.0	0	0.0	0	0.0	3	-	-
Year-to-date 2015	2	100.0	0	0.0	0	0.0	0	0.0	0	0.0	2	-	-
Middlesex Centre													
Q1 2016	1	10.0	2	20.0	1	10.0	6	60.0	0	0.0	10	-	-
Q1 2015	2	16.7	1	8.3	0	0.0	6	50.0	3	25.0	12	-	450,090
Year-to-date 2016	1	10.0	2	20.0	1	10.0	6	60.0	0	0.0	10	-	-
Year-to-date 2015	2	16.7	1	8.3	0	0.0	6	50.0	3	25.0	12	-	450,090
Southwold TP													
Q1 2016	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1	-	-
Q1 2015	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	1	-	-
Year-to-date 2016	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1	-	-
Year-to-date 2015	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	1	-	-
Strathroy-Caradoc TP													
Q1 2016	2	18.2	2	18.2	4	36.4	3	27.3	0	0.0	11	-	-
Q1 2015	4	44.4	1	11.1	1	11.1	2	22.2	1	11.1	9	-	-
Year-to-date 2016	2	18.2	2	18.2	4	36.4	3	27.3	0	0.0	11	-	-
Year-to-date 2015	4	44.4	1	11.1	1	11.1	2	22.2	1	11.1	9	-	-
Thames Centre													
Q1 2016	1	25.0	3	75.0	0	0.0	0	0.0	0	0.0	4	-	-
Q1 2015	1	14.3	1	14.3	4	57.1	1	14.3	0	0.0	7	-	361,100
Year-to-date 2016	1	25.0	3	75.0	0	0.0	0	0.0	0	0.0	4	-	-
Year-to-date 2015	1	14.3	1	14.3	4	57.1	1	14.3	0	0.0	7	-	361,100
Adelaide-Metcalfe TP													
Q1 2016	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Q1 2015	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2016	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2015	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
London CMA													
Q1 2016	43	24.0	39	21.8	31	17.3	44	24.6	22	12.3	179	365,000	391,660
Q1 2015	42	22.6	35	18.8	30	16.1	46	24.7	33	17.7	186	387,500	403,824
Year-to-date 2016	43	24.0	39	21.8	31	17.3	44	24.6	22	12.3	179	365,000	391,660
Year-to-date 2015	42	22.6	35	18.8	30	16.1	46	24.7	33	17.7	186	387,500	403,824

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units First Quarter 2016						
Submarket	Q1 2016	Q1 2015	% Change	YTD 2016	YTD 2015	% Change
London City	424,496	429,143	-1.1	424,496	429,143	-1.1
St. Thomas City	272,849	300,805	-9.3	272,849	300,805	-9.3
Central Elgin	-	-	n/a	-	-	n/a
Middlesex Centre	-	450,090	n/a	-	450,090	n/a
Southwold TP	-	-	n/a	-	-	n/a
Strathroy-Caradoc TP	-	-	n/a	-	-	n/a
Thames Centre	-	361,100	n/a	-	361,100	n/a
Adelaide-Metcalfe TP	-	-	n/a	-	-	n/a
London CMA	391,660	403,824	-3.0	391,660	403,824	-3.0

Source: CMHC (Market Absorption Survey)

Table 5: MLS® Residential Activity for London First Quarter 2016										
		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2015	January	487	23.3	793	1,223	1,460	54.3	251,501	2.5	257,552
	February	544	5.6	680	1,212	1,467	46.4	243,662	0.2	242,731
	March	794	16.6	779	1,644	1,430	54.5	266,560	5.1	264,342
	April	987	15.2	798	1,972	1,499	53.2	268,922	7.9	264,206
	May	1,074	6.3	824	1,866	1,417	58.2	275,475	5.8	265,911
	June	1,133	13.8	809	1,821	1,458	55.5	269,093	1.9	265,279
	July	951	-4.4	805	1,665	1,459	55.2	271,700	7.2	266,963
	August	880	9.2	837	1,307	1,394	60.0	258,456	3.0	264,164
	September	853	22.9	848	1,497	1,397	60.7	263,488	-2.4	265,637
	October	712	-1.0	789	1,251	1,362	57.9	266,879	6.1	270,283
	November	647	8.0	800	974	1,327	60.3	263,836	2.4	267,547
	December	556	14.9	857	608	1,371	62.5	266,499	4.0	271,454
2016	January	472	-3.1	803	1,091	1,373	58.5	270,158	7.4	275,724
	February	676	24.3	831	1,178	1,372	60.6	272,407	11.8	272,038
	March	878	10.6	856	1,617	1,438	59.5	272,423	2.2	272,085
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									
	Q1 2015	1,825	14.7		4,079			255,716	3.0	
	Q1 2016	2,026	11.0		3,886			271,890	6.3	
	YTD 2015	1,825	14.7		4,079			255,716	3.0	
	YTD 2016	2,026	11.0		3,886			271,890	6.3	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 6: Economic Indicators
First Quarter 2016

		Interest Rates			NHPI, Total, London CMA 2007=100	CPI, 2002 =100 (Ontario)	London Labour Market			
		P & I Per $100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2015	January	570	3.14	4.79	115.9	125.3	249.3	7.1	63.9	872
	February	567	2.89	4.74	115.6	126.2	250.1	6.8	63.8	870
	March	567	2.89	4.74	115.5	127.1	249.1	6.7	63.5	870
	April	561	2.89	4.64	115.2	126.9	245.0	6.4	62.2	863
	May	561	2.89	4.64	115.2	127.7	245.2	6.0	61.9	862
	June	561	2.89	4.64	115.2	128.2	249.7	5.9	62.9	870
	July	561	2.89	4.64	115.5	128.4	252.8	6.1	63.8	876
	August	561	2.89	4.64	115.7	128.0	255.0	6.5	64.6	872
	September	561	2.89	4.64	115.9	127.8	252.2	7.2	64.3	869
	October	561	2.89	4.64	115.9	127.9	254.2	7.1	64.6	868
	November	561	3.14	4.64	116.0	127.9	253.9	6.8	64.3	870
	December	561	3.14	4.64	116.0	127.5	255.4	6.1	64.2	869
2016	January	561	3.14	4.64	116.6	127.8	255.3	5.8	63.9	864
	February	561	3.14	4.64	116.9	128.2	253.9	6.4	63.9	876
	March	561	3.14	4.64		129.0	252.3	6.6	63.6	881
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2011 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modeled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions.

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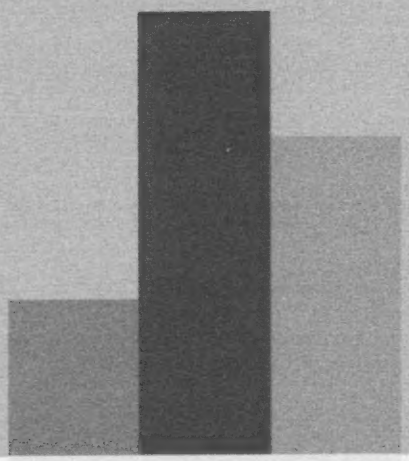

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- Housing Market Outlook, Canada
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